

WARRANTY DEED

THIS WARRANTY DEED made and entered into this day by and between CHRISTOPHER LEE GARDNER and KIMBERLY FAITH GARDNER, husband and wife, Grantors, and MELISSA L. CATES, a single person, Grantee,

WITNESSETH:

THAT FOR AND IN CONSIDERATION of the sum of Ten and no/100 Dollars (\$10.00), cash in hand paid by the Grantee to the Grantors, and other good and valuable considerations, the receipt and sufficiency of all of which is hereby acknowledged, Grantors do hereby grant, bargain, sell, convey and warrant, except as hereinafter set forth, unto the Grantee, the following described property, together with the improvements, hereditaments and appurtenances thereunto belonging, located in the County of DESOTO, State of MISSISSIPPI, and more particularly described as follows, to-wit:

Lot 42, Stone Creek Subdivision, Phase A of Plum Point Villages Planned Unit Development, in Section 6, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 52, Pages 34-35, in the office of the Chancery Clerk of DeSoto County, Mississippi.

TO HAVE AND TO HOLD unto the Grantee, his/her heirs and assigns, in fee simple forever, and free from all liens and encumbrances except for the following exceptions:

- 1) Taxes and assessments for the current year and subsequent years, which are not yet due and payable.
- 2) Zoning and/or other land use regulations promulgated by federal, state or local governments affecting the use or occupancy of the subject property.

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STATE MS.-DE SOTO CO.
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3) Any and all matters which would be disclosed by an accurate survey of current date and/or an actual inspection of said property.

IN TESTIMONY WHEREOF, witness the signature of the Grantors on this the 21st day of September, 1999.

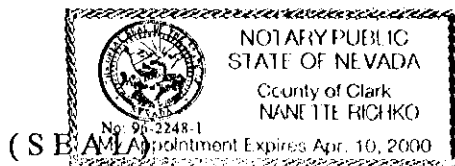
Christopher L. Gardner
CHRISTOPHER LEE GARDNER

Kimberly Faith Gardner
KIMBERLY FAITH GARDNER

STATE OF Nevada
COUNTY OF Clark

THIS DAY personally appeared before me, the undersigned authority within and for the State and County aforesaid, CHRISTOPHER LEE GARDNER and KIMBERLY FAITH GARDNER, husband and wife, who acknowledged that they signed, executed and delivered the above and foregoing Warranty Deed on the day and year therein mentioned.

GIVEN under my hand and official seal on this the 21st day of September, 1999.



Nannette Richko
NOTARY PUBLIC

My Commission Expires: 04-10-00

ADDRESS OF GRANTORS:
916 DESERT OAK COURT, APT. A
LAS VEGAS, NEVADA 89128
Home: 702/240-9219
Work: Phone N/A

ADDRESS OF GRANTEE:
5488 ALEXANDRIA LANE
SOUTHAVEN, MISSISSIPPI 38671
Home: 349-2476 (662)
Work: 800-946-4946

PREPARED BY AND RETURN TO:
HOLCOMB DUNBAR, P.A.
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(601) 349-0664

FILE# 899770/STD